

Amendments to the Specification:

Please amend the specification as indicated at the paragraph numbers indicated in brackets below:

[0022] A preferred embodiment of the present invention implements a verification engine for authenticating a subject using predefined queries requesting personal identifying information from the subject. The identifying information comes from multiple third-party databases that have gathered that information in the ordinary course of their business or other relationships and dealings with the subject. The engine itself can adopt a client-server architecture and can be modeled after systems such as those used with ~~market~~ marked success in the postal and form recognition fields. The flexible design can enable processing of queries at rates up to 850 per minute and is scalable as demand on the system increases.

[0027] On the front end, the verification engine ~~ean~~ establishes the identity of its authentication client with standard digital certificates, passwords, and user names. Each authentication client has a specified list of questions it can ask the system. For example, an airport security guard (in possession of a passenger's driver's license) may only ask such a system "Does John Smith live at 123 Main Street, Jackson, Mississippi, and have Mississippi Driver's License number 549-34-2218?" The only response he can receive back is either a yes or a no, the confidence the system has in that answer, and possibly a picture of the legitimate holder of the license. He cannot, for example, ask: "who lives at 123 Main Street?"